

Information to identify the case:

Debtor 1

Josephine D Magno

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-1089

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court District of New Jersey

Case number: 19-20272-MBK

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Josephine D Magno

9/12/24**By the court:** Michael B. Kaplan
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Josephine D Magno
Debtor

Case No. 19-20272-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Sep 12, 2024

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 14, 2024:

Recip ID	Recipient Name and Address
db	+ Josephine D Magno, 18 Erin Avenue, Hopelawn, NJ 08861-2219
518257968	Ditech, PO Box 6172, Rapid City, SD 57709-6172
518376845	Ditech Financial LLC, P.O. Box 12740, Tempe, AZ 85284-0046
518257970	+ KML Law Group, 216 Haddon Avenue, Suite 406, Collingswood, NJ 08108-2812

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 12 2024 20:44:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Sep 12 2024 20:44:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520335138	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Sep 12 2024 20:45:00	Athene Annuity and Life Company, Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250, Athene Annuity and Life Company, Select Portfolio Servicing, Inc. 84165-0250
520335137	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Sep 12 2024 20:45:00	Athene Annuity and Life Company, Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
518257964	+ EDI: CITICORP	Sep 13 2024 00:31:00	Citibank/Best Buy, Attn: Bankruptcy, Po Box 790441, St. Louis, MO 63179-0441
518257965	+ EDI: CONVERGENT.COM	Sep 13 2024 00:31:00	Convergent Outsourcing, Inc., Attn: Bankruptcy, Po Box 9004, Renton, WA 98057-9004
518257967	EDI: DISCOVER	Sep 13 2024 00:31:00	Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
519795248	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Sep 12 2024 20:45:00	DLJ Mortgage Capital, Inc., Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
519795249	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Sep 12 2024 20:45:00	DLJ Mortgage Capital, Inc., Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250, DLJ Mortgage Capital, Inc., Serviced by Select Portfolio Servicing,
518257966	EDI: CITICORP	Sep 13 2024 00:31:00	Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
518378828	EDI: Q3G.COM	Sep 13 2024 00:31:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657

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518269011	EDI: DISCOVER	Sep 13 2024 00:31:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518308039	+ EDI: IRS.COM	Sep 13 2024 00:31:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
518257971	+ Email/Text: karchard@vacationvillageresorts.com	Sep 12 2024 20:44:00	Lando Resorts Corporation, 2626 E Oakland Park Blvd, 2nd Floor, Fort Lauderdale, FL 33306-1603
518257972	+ EDI: LENDNGCLUB	Sep 13 2024 00:31:00	LendingClub, Attn: Bankruptcy, 71 Stevenson St, Ste 1000, San Francisco, CA 94105-2967
518376003	+ EDI: LENDNGCLUB	Sep 13 2024 00:31:00	LendingClub Corporation, 595 Market St., Suite 200, San Francisco, CA 94105-2802
518257973	+ EDI: MERCEDES	Sep 13 2024 00:31:00	Mercedes-Benz Financial Services, Attn: Bankruptcy Dept, Po Box 685, Roanoke, TX 76262-0685
518360665	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 12 2024 20:44:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
518257974	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 12 2024 20:44:00	Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2710
518333734	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 12 2024 20:44:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
518623602	Email/Text: mtgbk@shellpointmtg.com	Sep 12 2024 20:43:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
518623603	Email/Text: mtgbk@shellpointmtg.com	Sep 12 2024 20:43:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826, NewRez LLC d/b/a Shellpoint Mortgage Ser, P.O. Box 10826, Greenville, SC 29603-0826
518257975	+ Email/Text: bnc@nordstrom.com	Sep 12 2024 20:44:56	Nordstrom FSB, Attn: Bankruptcy, Po Box 6555, Englewood, CO 80155-6555
518351657	^ MEBN	Sep 12 2024 20:41:38	Orion Portfolio Services, LLC, c/o PRA Receivables Management, LLC, 10375 Old Alabama Rd Conn, Suite 302, Alpharetta, GA 30022-1119
518372628	EDI: PRA.COM	Sep 13 2024 00:31:00	Portfolio Recovery Associates, LLC, c/o Best Buy Credit Card, POB 41067, Norfolk VA 23541
518336945	EDI: Q3G.COM	Sep 13 2024 00:31:00	Quantum3 Group LLC as agent for, Velocity Investments LLC, PO Box 788, Kirkland, WA 98083-0788
518369685	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Sep 12 2024 20:43:00	State of New Jersey, Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245
518257977	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Sep 12 2024 20:43:00	State of New Jersey, Division of Taxation, P.O. Box 245, Trenton, NJ 08695-0245
518257976	Email/Text: enotifications@santanderconsumerusa.com	Sep 12 2024 20:45:00	Santander Consumer, P.O. Box 660633, Dallas, TX 75266-0633
518267738	+ Email/Text: enotifications@santanderconsumerusa.com	Sep 12 2024 20:45:00	Santander Consumer USA Inc., PO Box 560284, Dallas, TX 75356-0284
518270128	+ Email/Text: enotifications@santanderconsumerusa.com	Sep 12 2024 20:45:00	Santander Consumer USA Inc., P.O. Box 961245, Fort Worth, TX 76161-0244
518260855	^ MEBN	Sep 12 2024 20:39:50	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518257978	^ MEBN	Sep 12 2024 20:38:56	Trident Asset Management, Attn: Bankruptcy, Po Box 888424, Atlanta, GA 30356-0424

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518257979 + EDI: VERIZONCOMB.COM

Sep 13 2024 00:30:00

Verizon, Verizon Wireless Bk Admin, 500
Technology Dr Ste 550, Weldon Springs, MO
63304-2225

TOTAL: 34

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518257969	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, Internal Revenue Service, PO Box 724, Springfield, NJ 07081-0724

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 14, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 12, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Athene Annuity and Life Company dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Kevin C. Fayette	on behalf of Debtor Josephine D Magno kfayette@kevinfayette.com
Kimberly A. Wilson	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing kimwilson@raslg.com
Kimberly A. Wilson	on behalf of Creditor Athene Annuity and Life Company kimwilson@raslg.com
Roger Fay	on behalf of Creditor DLJ Mortgage Capital Inc. rfay@alaw.net, bkecf@milsteadlaw.com
Sindi Mncina	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing smncina@raslg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10